

Privacy Policy

This Privacy Policy ("Policy") applies to MSConcepts1.com, and MSConcepts1 and governs data collection and usage. For the purposes of this Privacy Policy, unless otherwise noted, all references to the Company include [insert website here]. The Company's website is a Real Estate Virtual Assistance site. By using the Company's website, you consent to the data practices described in this statement.

Collection of your Personal Information

In order to better provide you with products and services offered, the Company may collect personally identifiable information, such as your:

- Michelle S. Cooper
- michellesharon@msconcepts.com
- 1-803-847-9469
- MS Concepts!

If you purchase the Company's products and services, we collect billing and credit card information. This information is used to complete the purchase transaction.

We do not collect any personal information about you unless you voluntarily provide it to us. However, you may be required to provide certain personal information to us when you elect to use certain products or services. These may include: (a) registering for an account; (b) entering a sweepstakes or contest sponsored by us or one of our partners; (c) signing up for special offers from selected third parties; (d) sending us an email message; (e) submitting your credit card or other payment information when ordering and purchasing products and services. To wit, we will use your information for, but not limited to, communicating with you in relation to services and/or products you have requested from us. We may also gather additional personal or non-personal information in the future.

Use of Your Personal Information

The Company collects and uses your personal information in the following ways:

- To operate and deliver the services you have requested
- To provide you with information, products, or services that you request from us
- To provide you with notices about your account
- To carry out the Company's obligations and enforce our rights arising from any contracts entered into
- To notify you about changes to our MSConcepts1.com or any other products or services
- In any other way, we may describe when you provide the information
- For any other purpose with your consent.

The Company may also use your personally identifiable information to inform you of other products or services available from the Company and its affiliates.

Sharing Information with Third Parties

The Company does not sell, rent, or lease its customer lists to third parties.

The Company may share data with trusted partners to help perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to the Company, and they are required to maintain the confidentiality of your information.

The Company may disclose your personal information, without notice, if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on the Company or the site; (b) protect and defend the rights or property of the Company; and/or (c) act under exigent circumstances to protect the personal safety of users of the Company, or the public.

Tracking User Behavior

The Company may keep track of the websites and pages our users visit within the Company, in order to determine which of the Company services are the most popular. This data is used to deliver customized content and advertising within the Company to customers whose behavior indicates that they are interested in a particular subject area.

Automatically Collected Information

The company may automatically collect information about your computer hardware and software. This information can include your IP address, browser type, domain names, access times, and referring website addresses. This information is used for the operation of the service, to maintain the quality of the service, and to provide general statistics regarding the use of the Company's website.

Security of Your Personal Information

The Company secures your personal information from unauthorized access, use, or disclosure. The Company uses the following methods for this purpose:

- SSL Protocol

When personal information (such as a credit card number) is transmitted to other websites, it is protected through the use of encryption, such as the Secure Sockets Layer (SSL) protocol.

We strive to take appropriate measures to protect against unauthorized access to or alteration of your personal information. Unfortunately, no data transmission over the Internet or any wireless network can be guaranteed to be 100% secure. As a result, while we strive to protect your personal information, you acknowledge that: (a) there are security and privacy limitations inherent to the Internet that are beyond our control; and (b) the security, integrity, and privacy of any and all information and data exchanged between you and us through this site cannot be guaranteed.

Right to Deletion

Subject to certain exceptions set out below, on receipt of a verifiable request from you, we will:

- Delete your personal information from our records; and
- Direct any service providers to delete your personal information from their records.

Please note that we may not be able to comply with requests to delete your personal information if it is necessary to:

- Complete the transaction for which the personal information was collected, fulfill the terms a written warranty or product recall conducted in accordance with federal law;
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity;
- Debug to identify and repair errors that impair existing intended functionality;
- Exercise free speech, ensure the right of another consumer to exercise his or her right of free speech, or exercise another right provided for by law;
- Comply with certain state's Electronic Communications Privacy Act;
- Enable solely internal uses that are reasonably aligned with your expectations based on your relationship with us;
- Comply with an existing legal obligation; or
- Otherwise, use your personal information internally, in a lawful manner that is compatible with the context in which the consumer provided the information.

Children Under Thirteen

The Company does not knowingly collect personally identifiable information from children under the age of 13. If you are under the age of 13, you must ask your parent or guardian for permission to use this website.

Email Communications

From time to time, the Company may contact you via email for the purpose of providing announcements, promotional offers, alerts, confirmations, surveys, and/or other general communication. In order to improve our services, we may receive a notification when you open an email from the Company or click on a link therein.

If you would like to stop receiving marketing or promotional communications via email from the Company, you may opt out of such communications by using the included link to unsubscribe.

Changes to This Statement

The Company reserves the right to change this Policy from time to time. For example, when there are changes in our services, changes in our data protection practices, or changes in the law. When changes to this Policy are significant, we will inform you. You may receive a notice by sending an email to the primary email address specified in your account, by placing a prominent notice on our MSConcepts1 website, and/or by updating any privacy information. Your

continued use of the website and/or services available after such modifications will constitute your: (a) acknowledgement of the modified Policy; and (b) agreement to abide by and be bound by that Policy.

Contact Information

The Company welcomes your questions or comments regarding this policy. If you believe that the Company has not adhered to this Policy, please contact the Company at:

MSConcepts1

Sumter SC. 29153

Email Address:

michellescharon@msconcepts1.com

Phone Number:

1-803-847-9469

Effective as of 06-21-2026